

**Information to identify the case:**

Debtor 1	Patrice M. Huff	Social Security number or ITIN xxx-xx-0920
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____
	First Name    Middle Name    Last Name	EIN _____
United States Bankruptcy Court    District of New Jersey		
Case number: <b>19-10643-MBK</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrice M. Huff

7/19/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Patrice M. Huff  
Debtor

Case No. 19-10643-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Jul 19, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2023:**

Recip ID	Recipient Name and Address
db	#+ Patrice M. Huff, 1827 Summerfield Ave, Neptune, NJ 07753-4547
aty	+ KML Law Group, P.C., 216 Haddon Avenue, Suite 201, Collingswood, NJ 08108-2818
cr	+ DITECH FINANCIAL LLC, PHELAN HALLINAN DIAMOND & JONES, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
sp	+ Dan C. Pelletier, Esquire, The Sokol Firm, 25 Kings Highway East, Suite 220, Haddonfield, NJ 08033-2001
lm	Ditech, PO Box 6172, Rapid City, SD 57709-6172
cr	+ First Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
r	+ Jon Day Open Door Real Estate, 34 Route 35 North, Neptune, NJ 07753-4743
cr	+ LOANCARE, LLC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517986924	#+ Credit Management Control, Attn: Bankruptcy, Po Box 1654, Green Bay, WI 54305-1654
517963288	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709
518135524	Ditech Financial,LLC, POB 6154, Rapid City, SD 57709-6154
518407361	First Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
517986940	+ University Radiology Group, PC, PO Box 371863, Pittsburgh, PA 15250-7863

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 19 2023 21:00:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 19 2023 21:00:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517986913	Email/Text: collectors@arresourcesinc.com	Jul 19 2023 20:59:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
517986914	+ EDI: CAPIO.COM	Jul 20 2023 00:50:00	Assetcare, Attn: Bankruptcy, 2222 Texoma Pkwy, Sherman, TX 75090-2484
517986915	+ EDI: CAPITALONE.COM	Jul 20 2023 00:50:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518044968	+ EDI: AIS.COM	Jul 20 2023 00:50:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517986916	+ Email/Text: ngisupport@radiusgs.com	Jul 19 2023 20:59:00	Central Credit Services, LLC, 7831 Glenroy Rd Ste 250, Edina, MN 55439-3117
517986917	+ Email/Text: commonwealth@ebn.phinsolutions.com	Jul 19 2023 20:59:00	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641

District/off: 0312-3

User: admin

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Date Recvd: Jul 19, 2023

Form ID: 3180W

Total Noticed: 36

517986921	+ Email/Text: commonwealth@ebn.phinsolutions.com	Jul 19 2023 20:59:00	Commonwealth Financial Systems, 245 Main Street, Scranton, PA 18519-1641
517986925	+ EDI: MAXMSAIDV	Jul 20 2023 00:50:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517986927	+ Email/Text: EBN_Waco@Receivemorermp.com	Jul 19 2023 21:00:00	Financial Control Services, Attn: Bankruptcy, Po Box 21626, Waco, TX 76702-1626
517986931	+ Email/Text: nculp@firstffcu.com	Jul 19 2023 21:00:00	First Financial Federal Credit Union, Po Box 1172, Toms River, NJ 08754-1172
518183532	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 19 2023 20:59:00	LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452-4262
518183531	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 19 2023 20:59:00	LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452-4262
518163170	EDI: MAXMSAIDV	Jul 20 2023 00:50:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518030342	Email/Text: perituspendrick@perituservices.com	Jul 19 2023 20:59:00	Pendrick Capital Partners II, LLC, PO BOX 141419, IRVING, TX 75014-1419
518030341	Email/Text: perituspendrick@perituservices.com	Jul 19 2023 20:59:00	Pendrick Capital Partners, LLC, PO BOX 141419, IRVING, TX 75014-1419
517986933	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jul 19 2023 20:59:00	Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0001
517984477	EDI: Q3G.COM	Jul 20 2023 00:50:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517986934	Email/Text: bankruptcy@rmscollects.com	Jul 19 2023 20:59:00	Recmgmt Srvc, Attn: Bankruptcy, 4200 Cantera Drive, Suite 211, Warrenville, IL 60555
517986935	+ Email/Text: clientservices@remexinc.com	Jul 19 2023 20:59:00	Remex, 307 Wall St, Princeton, NJ 08540-1515
517986937	+ Email/Text: clientservices@simonsagency.com	Jul 19 2023 21:00:00	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517986918	*+	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
517986919	*+	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
517986920	*+	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
517986922	*+	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
517986923	*+	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
517986926	*	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709
517986928	*+	Financial Control Services, Attn: Bankruptcy, Po Box 21626, Waco, TX 76702-1626
517986929	*+	Financial Control Services, Attn: Bankruptcy, Po Box 21626, Waco, TX 76702-1626
517986930	*+	Financial Control Services, Attn: Bankruptcy, Po Box 21626, Waco, TX 76702-1626
517986932	*+	KML Law Group, PC, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812
517986936	*+	Remex, 307 Wall St, Princeton, NJ 08540-1515
517986938	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
517986939	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
517986941	*+	University Radiology Group, PC, PO Box 371863, Pittsburgh, PA 15250-7863
517963289	##+	KML Law Group, PC, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 14 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 21, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor LOANCARE LLC. ajennings@raslg.com
Andrew Thomas Archer	on behalf of Debtor Patrice M. Huff aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdocherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor LOANCARE LLC. hkaplan@rasnj.com, kimwilson@raslg.com
Laura M. Egerman	on behalf of Creditor LOANCARE LLC. laura.egerman@mccalla.com, bkyecf@rasflaw.com;legerman@raslg.com
Michael R. DuPont	on behalf of Creditor First Financial Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com
Nicholas V. Rogers	on behalf of Creditor LOANCARE LLC. nj.bkecf@fedphe.com
Sindi Mncina	on behalf of Creditor LOANCARE LLC. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11